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IN THE CLAIMS:

Please amend the claims as follows:

1. (Currently Amended) A method of producing a financial analysis report for a business entity, the method comprising the following operations performed by a data processing system:

receiving financial information about a business entity for a selected time period;

calculating a set including a plurality of financial values using the received financial information for the selected time period, wherein each financial value in the set is calculated from a respective one of a plurality of different financial formulas;

comparing at least ~~one~~ two of the financial values in the set with ~~one~~ two or more financial values associated with other business entities within a selected industry;

assigning a score to ~~one~~ each of the two or more of the financial values in the set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry;

combining the two or more scores to produce a combination of the two or more scores;

selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information; and

building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of each the combination of scores in a narrative format.

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2. (Original) The method according to Claim 1, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

3. (Original) The method according to Claim 1, wherein the step of receiving financial information about the business entity comprises receiving financial information from a user via a computer network.

4. (Original) The method according to Claim 1, further comprising the step of transmitting the narrative financial analysis report to a user via a computer network.

5. (Currently Amended) A method of producing a financial analysis report for a business entity, the method comprising the following operations performed by a data processing system:

receiving financial information about a business entity for a selected first time period and a selected second time period, wherein the second time period is chronologically later than the first time period;

calculating a first set including a plurality of financial values using the received financial information for the first time period, wherein each financial value in the first set is calculated from a respective one of a plurality of different financial formulas;

calculating a second set including a plurality of financial values using the received financial information for the second time period, wherein each financial value in the second set is calculated from a respective one of the plurality of financial formulas;

assigning a score to ~~one~~ two or more of the financial values in the second set, wherein each assigned score reflects an assessment of change in financial performance from the first time period to the second time period;

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combining the two or more scores to produce a combination of the two or more scores;

selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information; and

building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of each ~~the~~ the combination of scores in a narrative format.

6. (Original) The method according to Claim 5, further comprising:

comparing at least one of the financial values in the second set with one or more financial values associated with other business entities within a selected industry; and

assigning a score to one or more of the financial values in the second set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry.

7. (Original) The method according to Claim 5, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

8. (Original) The method according to Claim 5, wherein the step of receiving financial information about the business entity comprises receiving financial information from a user via a computer network.

9. (Original) The method according to Claim 5, further comprising the step of transmitting the narrative financial analysis report to a user via a computer network.

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10. (Currently Amended) A method of producing a financial analysis report for a business entity, the method comprising the following operations performed via an intermediary web site on a computer network:

receiving financial information about a business entity from a client device in communication with the intermediary web site, wherein the financial information is for a selected time period;

calculating a set including a plurality of financial values using the received financial information for the selected time period, wherein each financial value in the set is calculated from a respective one of a plurality of different financial formulas;

comparing at least ~~one~~ two of the financial values in the set with ~~one~~ two or more financial values associated with other business entities within a selected industry;

assigning a score to ~~one~~ each of the two or more of the financial values in the set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry;

combining the two or more scores to produce a combination of the two or more scores;

selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information;

building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity; and

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transmitting the narrative financial analysis report to the client device via the computer network, the narrative financial analysis report including text explaining a meaning of each the combination of scores in a narrative format.

11. (Original) The method according to Claim 10, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

12. (Currently Amended) A method of producing a financial analysis report for a business entity, the method comprising the following operation performed via an intermediary web site on a computer network:

receiving financial information about a business entity from a user in communication with the intermediary web site, wherein the financial information is for a selected first time period and a selected second time period, wherein the second time period is chronologically later than the first time period;

calculating a first set including a plurality of financial values using the received financial information for the first time period, wherein each financial value in the first set is calculated from a respective one of a plurality of financial formulas;

calculating a second set including a plurality of financial values using the received financial information for the second time period, wherein each financial value in the second set is calculated from a respective one of the plurality of different financial formulas;

assigning a score to ~~one~~ two or more of the financial values in the second set, wherein each assigned score reflects an assessment of change in financial performance from the first time period to the second time period;

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combining the two or more scores to produce a combination of the two or more scores;

selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information;

building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of each the combination of scores in a narrative format; and

transmitting the narrative financial analysis report to the client device via the computer network.

13. (Original) The method according to Claim 12, further comprising:

comparing at least one of the financial values in the second set with one or more financial values associated with other business entities within a selected industry; and

assigning a score to one or more of the financial values in the second set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry.

14. (Original) The method according to Claim 12, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

15. (Currently Amended) A data processing system for producing a financial analysis report for a business entity, comprising:

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means for receiving financial information about a business entity for a selected time period;

means for calculating a set including a plurality of financial values using the received financial information for the selected time period, wherein each financial value in the set is calculated from a respective one of a plurality of different financial formulas;

means for comparing at least ~~one~~ two of the financial values in the set with ~~one~~ two or more financial values associated with other business entities within a selected industry;

means for assigning a score to ~~one~~ each of the two or more of the financial values in the set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry;

means for combining the two or more scores to produce a combination of the two or more scores;

means for selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information; and

means for building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of each the combination of scores in a narrative format.

16. (Original) The data processing system according to Claim 15, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset

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management ratios, debt management ratios, profitability ratios, and market value ratios.

17. (Original) The data processing system according to Claim 15, wherein the means for receiving financial information about the business entity comprises means for receiving financial information from a user via a computer network.

18. (Original) The data processing system according to Claim 15, further comprising means for transmitting the narrative financial analysis report to a user via a computer network.

19. (Currently Amended) A data processing system for producing a financial analysis report for a business entity, comprising:

means for receiving financial information about a business entity for a selected first time period and a selected second time period, wherein the second time period is chronologically later than the first time period;

means for calculating a first set including a plurality of financial values using the received financial information for the first time period, wherein each financial value in the first set is calculated from a respective one of a plurality of different financial formulas;

means for calculating a second set including a plurality of financial values using the received financial information for the second time period, wherein each financial value in the second set is calculated from a respective one of the plurality of financial formulas;



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means for assigning a score to ~~one~~ two or more of the financial values in the second set, wherein each assigned score reflects an assessment of change in financial performance from the first time period to the second time period;

means for combining the two or more scores to produce a combination of the two or more scores;

means for selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information; and

means for building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of each the combination of scores in a narrative format.

20. (Original) The data processing system according to Claim 19, further comprising:

means for comparing at least one of the financial values in the second set with one or more financial values associated with other business entities within a selected industry; and

means for assigning a score to one or more of the financial values in the second set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry.

21. (Original) The data processing system according to Claim 19, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset

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management ratios, debt management ratios, profitability ratios, and market value ratios.

22. (Original) The data processing system according to Claim 19, wherein the means for receiving financial information about the business entity comprises means for receiving financial information from a user via a computer network.

23. (Original) The data processing system according to Claim 19, further comprising means for transmitting the narrative financial analysis report to a user via a computer network.

24. (Currently Amended) A computer program product for producing a financial analysis report for a business entity, the computer program product comprising a computer usable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising:

computer readable program code for receiving financial information about a business entity for a selected time period;

computer readable program code for calculating a set including a plurality of financial values using the received financial information for the selected time period, wherein each financial value in the set is calculated from a respective one of a plurality of different financial formulas;

computer readable program code for comparing at least ~~one~~ two of the financial values in the set with ~~one~~ two or more financial values associated with other business entities within a selected industry;

computer readable program code for assigning a score to ~~one~~ each of the two or more of the financial values in the set, wherein each assigned score reflects an

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assessment of financial performance of the business entity relative to other business entities within the selected industry;

computer readable program code for combining the two or more scores to produce a combination of the two or more scores;

computer readable program code for selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information; and

computer readable program code for building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of each the combination of scores in a narrative format.

25. (Original) The computer program product according to Claim 24, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

26. (Original) The computer program product according to Claim 24, wherein the computer readable program code for receiving financial information about the business entity comprises computer readable program code for receiving financial information from a user via a computer network.

27. (Original) The computer program product according to Claim 24, further comprising computer readable program code for transmitting the narrative financial analysis report to a user via a computer network.

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28. (Currently Amended) A computer program product for producing a financial analysis report for a business entity, the computer program product comprising a computer usable storage medium having computer readable program code embodied in the medium, the computer readable program code comprising:

computer readable program code for receiving financial information about a business entity for a selected first time period and a selected second time period, wherein the second time period is chronologically later than the first time period;

computer readable program code for calculating a first set including a plurality of financial values using the received financial information for the first time period, wherein each financial value in the first set is calculated from a respective one of a plurality of different financial formulas;

computer readable program code for calculating a second set including a plurality of financial values using the received financial information for the second time period, wherein each financial value in the second set is calculated from a respective one of the plurality of financial formulas;

computer readable program code for assigning a score to ~~one~~ two or more of the financial values in the second set, wherein each assigned score reflects an assessment of change in financial performance from the first time period to the second time period;

computer readable program code for combining the two or more scores to produce a combination of the two or more scores;

computer readable program code for selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores,

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wherein the one or more portions of stored text comprise narrative financial analysis information; and

computer readable program code for building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of [[each]] the combination of scores in a narrative format.

29. (Original) The computer program product according to Claim 28, further comprising:

computer readable program code for comparing at least one of the financial values in the second set with one or more financial values associated with other business entities within a selected industry; and

computer readable program code for assigning a score to one or more of the financial values in the second set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry.

30. (Original) The computer program product according to Claim 28, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

31. (Original) The computer program product according to Claim 28, wherein the computer readable program code for receiving financial information about the business entity comprises computer readable program code for receiving financial information from a user via a computer network.

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32. (Original) The computer program produce according to Claim 28, further comprising computer readable program code for transmitting the narrative financial analysis report to a user via a computer network.

33. (Currently Amended) A data processing system comprising:

a database comprising stored portions of text, wherein each stored portions of text is associated with a combination of scores assigned to one or more financial values within a set of financial formulas;

a server, comprising:

means for receiving financial information about a business entity for a selected first time period and a selected second time period, wherein the second time period is chronologically later than the first time period;

means for calculating a first set including a plurality of financial values using the received financial information for the first time period, wherein each financial value in the first set is calculated from a respective one of a plurality of financial formulas;

means for calculating a second set including a plurality of financial values using the received financial information for the second time period, wherein each financial value in the second set is calculated from a respective one of the plurality of different financial formulas;

means for assigning a score to ~~one~~ each of the two or more of the financial values in the second set, wherein each assigned score reflects an assessment of change in financial performance from the first time period to the second time period;

means for combining the two or more scores to produce a combination of the two or more scores;

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means for selecting one or more portions of stored text corresponding to ~~one or more combinations of assigned~~ the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information; and

means for building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of each the combination of scores in a narrative format.

34. (Original) The data processing system according to Claim 33, wherein the server further comprises:

means for comparing at least one of the financial values in the second set with one or more financial values associated with other business entities within a selected industry; and

means for assigning a score to one or more of the financial values in the second set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry.

35. (Original) The data processing system according to Claim 33, wherein the financial formulas are selected from the group consisting of liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios.

36. (Original) The data processing system according to Claim 33, wherein the means for receiving financial information about the business entity comprises means for receiving financial information from a user via a computer network.

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37. (Original) The data processing system according to Claim 33, further comprising means for transmitting the narrative financial analysis report to a user via a computer network.

38. (Currently Amended) The method of Claim 1 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations~~ of scores in the combination for sets of financial values that relate to different financial performance indicators.

39. (Currently Amended) The method of Claim 5 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations~~ of scores in the combination for sets of financial values that relate to different financial performance indicators.

40. (Currently Amended) The method of Claim 10 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations~~ of scores in the combination for sets of financial values that relate to different financial performance indicators.

41. (Currently Amended) The method of Claim 12 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations~~ of scores in the combination for sets of financial values that relate to different financial performance indicators.

42. (Currently Amended) The data processing system of Claim 15 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations~~ of scores in the combination for sets of financial values that relate to different financial performance indicators.



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43. (Currently Amended) The data processing system of Claim 19 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations of scores~~ in the combination for sets of financial values that relate to different financial performance indicators.

44. (Currently Amended) The computer program product of Claim 24 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations of scores~~ in the combination for sets of financial values that relate to different financial performance indicators.

45. (Currently Amended) The computer program product of Claim 28 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations of scores~~ in the combination for sets of financial values that relate to different financial performance indicators.

46. (Currently Amended) The computer program product of Claim 33 wherein the narrative financial analysis report includes text that explains relationships between ~~combinations of scores~~ in the combination for sets of financial values that relate to different financial performance indicators.